

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-14849-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carlos A Madero  
29 Lowe Avenue  
Fair Lawn, NJ 07410

Social Security No.:  
xxx-xx-3243

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 6/5/23 and a confirmation hearing on such Plan has been scheduled for 8/2/23.

The debtor filed a Modified Plan on 9/14/23 and a confirmation hearing on the Modified Plan is scheduled for 10/18/2023 at 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: September 15, 2023

JAN: wdh

Jeanne Naughton  
Clerk

In re:  
Carlos A Madero  
Debtor

Case No. 23-14849-RG  
Chapter 13

District/off: 0312-2  
Date Rcvd: Sep 15, 2023

User: admin  
Form ID: 186

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Carlos A Madero, 29 Lowe Avenue, Fair Lawn, NJ 07410-2325
519936786	+ CJC Law Office, 201 Solar Street, Syracuse, NY 13204-1425
519936788	Discover Bank/dmi, Discover Home Equity Loans, Lake Zurich, IL 60047
519936796	+ Louis A Greenfield, PO Box 17210, Golden, CO 80402-6020
519936797	+ New Jersey Division of Taxation, 50 Barrack Street, Trenton, NJ 08608-2006
519936798	+ Nicole Olsey, 115 North Bedford Apt. A-1, Chappaqua, NY 10514-2721
519988548	+ Passaic Bergen Water Softening, Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4673
519936801	Td Retail Card Services, Ms Bt Pob 9475, Minneapolis, MN 55440

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 15 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 15 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519936774	+ Email/Text: backoffice@affirm.com	Sep 15 2023 20:38:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519936773	+ Email/Text: backoffice@affirm.com	Sep 15 2023 20:38:00	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
519936775	+ Email/PDF: bncnotices@becket-lee.com	Sep 15 2023 20:45:21	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519936776	Email/Text: bankruptcy@bhg-inc.com	Sep 15 2023 20:36:00	Bankers Healthcare Group LLC, 122 E. 42nd Street, Room 700, New York, NY 10168
519936781	Email/PDF: acg.bmw.ebn@aisinfo.com	Sep 15 2023 20:45:04	Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016
519936777	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 15 2023 20:37:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519936780	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Sep 15 2023 20:45:04	Bmw Bank Of North Amer, Attn: Bankruptcy, Po Box 3608, Dublin, OH 43016-0306
519936785	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 15 2023 20:45:08	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
519956636	Email/Text: bnc-quantum@quantum3group.com	Sep 15 2023 20:38:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
519992989	Email/Text: BKCourtNotices@yourmortgageonline.com	Sep 15 2023 20:37:00	Discover Bank, 1 Corporate Drive, Suite 360,

District/off: 0312-2

User: admin

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Date Rcvd: Sep 15, 2023

Form ID: 186

Total Noticed: 41

519936789	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 15 2023 20:45:07	Lake Zurich, IL 60047 Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
519936790	Email/Text: bankruptcy@bhg-inc.com	Sep 15 2023 20:36:00	Fund-Ex LLC, 201 Solar Street, Syracuse, NY 13204
519990546	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 15 2023 20:37:00	First Federal Bank, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
519936791	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 15 2023 20:37:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519936792	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 15 2023 20:38:00	Jefferson Capital Systems Inc, 16 McLeland Road, Saint Cloud, MN 56303
519994806	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 15 2023 20:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519936793	+ Email/Text: Documentfiling@lciinc.com	Sep 15 2023 20:36:00	LendingClub, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519936794	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 15 2023 20:37:00	Loancare, Cit Bank, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
519957491	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 15 2023 20:45:24	Portfolio Recovery Associates, LLC, c/o BARCLAYS BANK DELAWARE, POB 41067, Norfolk, VA 23541
519972529	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 15 2023 20:45:09	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519997451	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 15 2023 20:45:36	Portfolio Recovery Associates, LLC, c/o CAPITAL ONE, N.A., POB 41067, Norfolk, VA 23541
519936799	^ MEBN	Sep 15 2023 20:34:02	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
519988547	+ Email/Text: ecourts.col_efilings@fskslaw.com	Sep 15 2023 20:37:00	Philip A. Kahn, Esq., c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
519936800	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 15 2023 20:45:03	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519947588	+ Email/Text: tdebn@credbankserv.com	Sep 15 2023 20:37:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519997645	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 15 2023 20:38:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis, MO 63166-0108
519936802	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 15 2023 20:38:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
519936804	Email/Text: hphillips@uwm.com	Sep 15 2023 20:37:00	United Wholesale Mortgage, Attn: Bankruptcy, 585 South Boulevard East, Pontiac, MI 48341
519983753	+ Email/PDF: ebn_ais@aisinfo.com	Sep 15 2023 20:45:38	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519965057	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 15 2023 20:45:36	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519936805	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 15 2023 20:45:33	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519936782	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court:, Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016
519936783	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court:, Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016
519936784	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court:, Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016
519936779	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519936778	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519936787	*+	CJC Law Office, 201 Solar Street, Syracuse, NY 13204-1425
519945263	*P++	FUND EX LLC, 201 SOLAR STREET, SYRACUSE NY 13204-1425, address filed with court:, Fund-Ex, LLC, 201 Solar Street, Syracuse, NY 13204-201
519936795	*+	Loancare, Cit Bank., Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
519936803	*+	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2023 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor LoanCare LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor First Federal Bank nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor DISCOVER BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Joseph J Mania, III	on behalf of Debtor Carlos A Madero jmbanklaw@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6